

Money Services - Debt



Debt can present even more of a barrier to participation in employment and learning and skills for people with mental health problems than concerns about income and loss of benefits. Access to specialist advice and support is vital (sooner rather than later). While people are in receipt of welfare benefits they are relatively protected, but once they begin earning and are no longer on benefits, the pressure of letters and visits from people they owe money to, such as debt collection agencies and bailiffs, can become overwhelming and affect their mental health.



Access to specialist advice about debt needs to be available as part of the offer to support people. It is important that information is provided about any existing debts when people are thinking about taking up an employment or learning opportunity and to ask (on more than one occasion) if they would like help/referral to a specialist agency to help them with debt.



Find contact details for local CAB at: <http://www.citizensadvice.org.uk> > Find my bureau > enter postcode. Young people can contact Connexions Direct: <https://www2.cxdirect.com/home.htm> or call 080 800 13219.



The Guide to Mental Health and Debt can be downloaded from: <http://www.moneysavingexpert.com/cards/mental-health-guide>.

